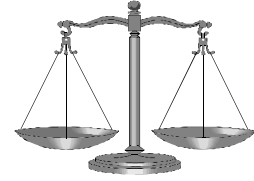

MEMORANDUM



TO: Northern District *Chapter 13* Practitioners

FROM: Mike Sturm

SUBJECT: Wage Withholding in *Chapter 13* Cases

DATE: December 1, 2004

This is to advise you that Judge Friend has entered a General Order requiring wage withholding as a means of funding *Chapter 13* plans. Upon the filing of the *Chapter 13* petition and plan, a case administrator will review the debtor(s)' SCHEDULE I in order to determine if a wage withholding order is feasible. You may be contacted for the name and address of the employer. An Order will then be entered which will require the employer to withhold from the debtor's wages an amount equal to the proposed payments under the *Chapter 13* plan. In the event that the debtor(s) object to wage withholding, the debtor(s) must file a motion with the *Chapter 13* petition which sets forth why wage withholding is **not** in the best interests of the debtor(s), the creditors, or the *Chapter 13* trustee. In the event that such a motion is not filed, wage withholding shall commence on the first pay period following the filing of the *Chapter 13* plan and service of the wage withholding order upon the debtor's employer.

In the event the debtor(s) receive income from retirement pension, social security or other government entity, the order will direct the debtor(s) to make the monthly plan payments to the trustee with the plan payments to begin within 30 days of the filing date of the debtor(s)' *Chapter 13* plan.

Please to contact me if you would like to further discuss this issue and thanks for your patience.

from the desk of
Michael D. Sturm
Clerk of Court
U.S. Bankruptcy Court
P.O. Box 70
Wheeling, WV 26003
304/233-16655